TAXES ON PRUDENCE.

Sir,—I hold a situation in an eminent London Fire Assurance office, and am forcibly struck with the injurious effect of the duty and charge for the policy stamp.

A working man entered the office the other day, and inquired what was the charge made by the society for assuring 100*l.* on personal effects and furniture. The answer was, "One shilling and sixpence, if a brick-built house." "And is that all? Why, I thought it cost a deal more than that. Five or six shillings, at the least." Upon this it was explained that though the charge made by the company for the assurance of 100*l.* was only 1s. 6d., the *cost* of effecting such assurance was really 5s. 6d. This naturally led him to ask how that could be; and I leave you to judge of the perplexity of the honest man, when informed that the Government duty was 3s., and the policy stamp 1s.!! Finding this sum beyond his means, he thanked us for our civility in explaining the matter, but regretted to say he must remain as he had hitherto been—uninsured.

Such barriers to the extension of prudence ought surely to be removed, and encouragement held out by Government to all who desire to play the important part of self-helpers in the great social drama.

An Insurance Clerk.

THE ASSESSMENT OF THE HOUSE-TAX.

The principles of the assesment of dwelling-houses, tenements, and all other hereditaments, however correctly defined by the Legislature, or expounded and further illustrated by the decisions of the Court of Queen's Bench, in their relation to the assessment of beneficial occupations generally to the house-tax, now involve an anomaly, and therefore a complexity of adaptation in the latter case, to which public attention may be rightly directed. The house-tax can be taken either upon the returns under the property-tax, or upon the actual rental returned by the tenant. This actual rental may be received from various tenures; viz., from tenancy commonly called "by will," or more properly from year to year, or on lease, &c. If on lease, the actual rental may include a sum charged to the tenant for good-will, for the use of fixtures or machinery; in short, for premium in any shape. The question, therefore, arises, should the house-tax be paid upon the amount returned by tenants in possession, upon sometimes arbitrary tenancies, or upon the sum at which such properties may be assessed to the poor-rate, where such assessments are made according to the Parochial Assessment Act? The object of this Act is, that all assessments should "be fair, just, and uniform," and therefore a practical coincidence between the impost of the house-tax and all rates made for the relief of the poor should first be sought to be established, and if so, as rigorously maintained. By thus proceeding, much complexity would be obviated, uniformity might be secured, and each assessment, if correct, would mutually sustain the other, and the determination of the amount rated upon having been fixed before the house-tax came in force, all suspicion of *adjustment* to alleviate the latter effectually removed.

Among many instances of the unjust assessment of the house-tax are chambers and premises attached and belonging to the Temple, Lincoln's-inn, the various other Inns of Court, and all similar occupations. Covent-garden Market, also, is now the subject of much controversy, and these, *cum multis aliis*, present additional illustrations of the unjust, unfair, and unequal pressure of the house-tax, especially where the window-duty has heretofore never been paid. As such instances are of frequent occurrence, not only in the metropolis, but throughout the whole kingdom, the consideration of the subject is a matter of great importance, wherever house property is affected by the impost.

It may not, by way of illustration, be irrelevant to state that in Covent-garden Market each shop, tenement, or occupation, including three public-houses, is held direct from the Duke of Bedford at only weekly rentals, varying from 9s. to 2*l.* 15s. Each tenancy, where chargeable to the house-tax, has been charged by the collector at a sum which is the result of such weekly rental multiplied by the number of weeks in the year, and upon this sum the house-tax is now proposed to be collected. This circumstance has been more noticeable since it is perfectly at variance with the principle of uniform rating, and which principle one parochial surveyor is represented to have adopted in a survey completed since Christmas last under the direction of the churchwardens, &c., for the purpose of the "rector's-rate."

Should this principle be correct and legal, it hence must follow that all occupations, whether weekly, monthly, or annual, like chambers in the Temple or Inns of Court, or any other similar holdings, where held upon the gross estimated rental of the Parochial Assessment Act, can only be correctly assessed when assessed upon their real or net annual value, which must be at a sum less the proportionate charge of rates, taxes, repairs, and insurance (the "statutable deductions" before mentioned) all of which are necessarily included in the gross sum received by the landlord, and for the amount of such "statutable deductions" (*quasi*) paid by the tenant, he is unjustly charged when so charged to the house-duty, since these items invariably influence a tenancy, and therefore, when deducted, show the "annual rateable value from year to year," upon which the house-duty ought only to be paid. Now, the objection to the adoption of the poor-rate is the want of uniformity which pervades parishes in "union," as it is termed, with each other, and also those contiguous in the same county inasmuch as the data of assessment in one parish may be high as according to the Parochial Assessment Act, or net annual value; whereas in another it may be the reverse, and only the result of addition to or alteration of a general assessment, made so long since that no traces of its record can be found in archives of such parish. To wit, adjacent to Covent-garden Market is the parish of St. Martin, which was surveyed for the purposes of parochial assessment by Mr. Cantwell, wherein the high standard was adopted. Immediately after the survey of St. Martin's in the Strand Union, the parish of St. Paul was surveyed by Mr. Paine, who about ten years ago also surveyed the parish of St. Clement, which abuts on the Temple, and comprises New Inn, St. Clement's Inn, and a large portion of Lincoln's Inn; in which latter class single rooms or suites of rooms, or chambers, are proposed to be assessed, like the Temple and Covent-garden Market, to the house-tax upon the *gross estimated rental*, instead of *real* annual value. As chambers in Lincoln's Inn in some cases realize upwards of 300*l.* a-year, the subject becomes of the greatest importance. The anomalies presented by a comparison of poor-rate with property-tax, or house-tax returns is a serious and existing evil, which legislative enactment alone can remedy. Nevertheless, the assessment of the house-tax upon *gross estimated rental*, as herein set forth, can always be proved to be in contravention of the Parochial Assessment Act, which an appeal to the commissioners will most probably mitigate or effectually remedy.

SCULPTURED STONES IN THE NORTH.

The Spalding Club are commendably engaged in the preservation of authentic records of the many curious and extremely ancient sculptures on stones in the north of Scotland. Drawings and lithographs have already been collected relative to fifty of them. At a recent meeting, the secretary, Mr. Stuart, stated that he had transmitted a copy of the engraving of one of these stones—that at Newton, in Garioch—to Lieutenant-colonel Sykes, who took the trouble to obtain the report of Mr. Norris, one of the secretaries of the Royal Asiatic Society. They concurred in opinion that about ten of the characters of the inscription were absolutely identical with those of the ancient Lat alphabet of the Buddhists, one of the oldest Brahminical alphabets in India!

It is said to be a curious circumstance that a greater number of the ancient vegetable and animal accompaniments of civilized life are to be found concentred in Thibet, the seat of the Buddhist pope or god—the Llama—than elsewhere throughout the known world, and it may hence be reasonably concluded that Thibet was a common centre whence they were distributed, probably along with some emigrant races, throughout the continents of Europe and Asia and their adjacent isles. A recent writer has hit upon an idea closely akin to this in the suggestion, which he works out, that a great exodus of Buddhists took place from India, by Affganistan, when the Brahminical sect overcame the Buddhistical, and that the expelled sect colonized Greece, Italy, Egypt, &c., by Buddhist propaganda, who spoke of the empire whence they came, we presume, as a *celestial* one, as well as of their Llama as its supreme *god*, Zeus, or Jupiter. It will, therefore, bear curiously on such ideas, if it be found that there are Buddhist traces in the extreme antiquity even of our own little "isle of the sea."

At the meeting alluded to, Mr. Thomson, of Banchory, remarked, that "Recent researches made it more than probable that the uncouth figures upon these stones spoke a language which might yet be deciphered and read—as had been the case with the hieroglyphics of Egypt and Mexico, and the nail-headed characters of Persepolis and Nineveh. The Spalding Club, therefore, could confer no higher boon on our ancient history and literature, than by securing correct and faithful representations of these monuments, for the purpose of study, by accomplished scholars, both at home and in foreign countries. Many of these stones were already known to exist, but many others might probably be discovered when once public attention was directed to them, and nothing was more likely to have this effect than the publication of engravings by the club."

DISCOUNT FROM TRADESMEN.

Knowing how much you have the honour of our profession at heart, and believing that I speak your sentiments when I express my opinion that an architect can only hold the honourable and independent position which he ought to possess, by placing his conduct and actions above suspicion, and which he *must* hold, to do his duty to his employer and to the contractor employed under his superintendence,—for that he has duties and responsibilities to both, I think few will question,—I can hardly doubt that the inclosed advertisement, published in a weekly paper of respectability and considerable circulation, will give you as much pain, and cause as much indignation with you, and with the majority at least of the profession, as it did with myself. The advertisement in question is from a dealer in stores, who, in giving reasons for being able to sell so much cheaper than other persons, says:—

"And last, not least, from the non-allowance of the *usual* discount of 10 or 15 per cent. to *architects*, builders, &c., on the amount of goods sold through their recommendation, by which arrangement the price of such goods is of course enhanced to, at the very least, the extent of the discount."

That such practices as are here referred to once unhappily were in vogue in our profession, and that much of the suspicion that even still is felt by many towards architects was very properly the effect of such practices, is but too well known, but that the disgraceful custom of defrauding an employer, for it can be called nothing else, in the mode alluded to in the advertisement, was still so much a matter of custom, as to allow so business-like an allusion to it as is here found, I was not prepared to suppose, and can hardly still believe, more especially when I remember the perfect incredulity with which an allusion to its being still partially in practice was received some months since at a meeting of the Institute of British Architects by some of the heads of the Profession. I cannot therefore doubt that you will feel yourself empowered, in the name of architects generally, indignantly to disclaim the justice of so foul a blot being thrown upon our fame and honour as a profession of gentlemen, that the advertisers may learn that architects who could lend themselves to practices so unprofessional, and destructive of all confidence from employers, would be scouted by those who love their art and feel a pleasure in considering that its practice is at once a mark of a gentleman and a man of honour. A Young Architect.

Unrolling of the Body found in St. Stephen's Chapel.—A number of gentlemen assembled on Saturday last for the purpose of examining the body enveloped in a cerecloth or sack in the north wall of St. Stephen's Chapel; but no record, document, or any thing else of interest was found besides the crook already described. It was generally agreed, however, that the body was that of Lydwolfe, Bishop of St. David's, and, therefore, of about the date we suggested, namely, the middle of the 15th century.

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